

Do you have Medi-Cal? Do you also have Medicare?

If you have BOTH Medicare and Medi-Cal, (This is sometimes called Medi-Medi or Dual Eligible) on January 1, 2006, there will be changes in how you get your prescriptions.

You may have to pay up to \$5 for each of your prescription medicines. (If you have only Medi-Cal or only Medicare, this does not apply to you.)

The letters you get from Social Security use the word **Medicaid**, in California, that means **Medi-Cal**.

Get ready for changes on January 1, 2006:

1. Watch for a card to come in the mail. Keep the card safe, and bring it to the drugstore where you refill your prescriptions.
2. If you have Medi-Cal, in November or December, ask your doctor to write a prescription, or an extra prescription, for a 60-100 days supply or an extra prescription for all of your drugs.
3. Fill all of your prescriptions **AND PICK THEM UP** before December 31, 2005. **DO NOT WAIT**.
4. Start putting aside some cash to pay for co-pays in the future, and remember to bring money to the drugstore.
5. If you did not get a letter from Social Security offering you "Extra Help" with Prescription Drug costs, call your local Social Security office right away, or Call 1 800- 772 1213, if you want to be sure that they have your correct address. Ask them to confirm that you are enrolled in a Prescription Drug Plan. If not, ask them to help you get enrolled.

When you go to the Pharmacy to get your medicine, Here's what you need to do starting JANUARY 1, 2006

1. Bring your Medicare Prescription Drug Plan (PDP) card, Medi-Cal card and Medicare card and if you have one, your private health insurance card or photocopies of each card.
2. Fill your prescriptions as soon as possible in January, while you still have enough medicine. Do not let your supply of medicine run out.

3. Bring Money to pay for your prescription (\$1-5 for each prescription)
4. If you do not have the money, and you need your medicine:
 - a. Ask the pharmacy to waive the co-pay—don't just walk away.
 - b. If they say you are not covered, ask for a 5-10 day supply until you can call Social Security **1800 772-1213** or Medicare **1 800 633-4227**.
 - c. Ask if you can pay the co-pay on your next visit
 - d. Ask them to give you a smaller amount of the medicine and pay for only what you need until you can get help or see your doctor.

What is the Medicare Prescription Drug Plan?

The **Medicare Prescription Drug Plan (PDP)** is a new part of your Medicare. The plan is a private insurance policy which **ONLY** covers prescription drugs, not doctors or hospitals.

If you have Medi-Cal and Medicare and if, in 2005, you do not have to pay **any part** of your medical expenses, then you do not have to do anything to join the Prescription Drug Plan. The government will enroll you in a plan and pay the insurance company for the cost of the insurance (this cost is called a “premium”).

Every one else on Medicare has to sign up to choose a plan, and they have to request “Extra Help” to pay for the premiums. **If you pay a “Share of Cost”, and did not receive a yellow letter, you MUST sign up.**

What is a “co-pay”?

You pay a “**co-pay**” as part of the cost to buy your prescription medicine. It is usually \$1.00-5.00 for each bottle of medicine that you buy. Even though you did not have to pay anything for your prescription medicine in the past, **starting Jan 1, 2006 the drugstore will charge you \$1.00 to \$5.00 for each bottle of medicine that you buy.**

Who do I call for more information or to help with problems?

1-800-MEDICARE (1 800 633 4227) or [TTY 1-877-486-2048]

Social Security **1-800-772-1213 [TTY 1-800-325-0778]**

Health Insurance Counseling and Advocacy Program (HICAP) **1-800-434-0222**

www.medicareadvocacy.org

www.medicare.gov

www.socialsecurity.gov

Are you a Caregiver?

If you take care of someone who has **both** Medi-Cal and Medicare, here are things you need to know. (Sometimes these people are called “Dual Eligibles” or “Medi-Medi’s”)

Starting January 1, 2006, most people who have both Medi-Cal and Medicare WILL HAVE TO PAY SOMETHING (\$1-5) for each prescription. This is called a “co-pay”.

Coverage will not change for people who have only Medi-Cal.

After Jan 1, 2005, people who have ONLY Medicare can get help to pay for prescriptions.

If you take care of a dual eligible person in a nursing facility, there may be no co-pays, but the patient still must be enrolled in a Medicare Prescription Drug Plan. Call 1-800-MEDICARE (1-800-633-4227) for help.

Read the notices in this packet to help you prepare for changes that will start on January 1, 2006.

If you are taking care of someone outside of California, call 1-800-677-1116 or go to www.eldercare.gov for information where to find help nationwide.

The letters that come from Social Security use the word **Medicaid**, in California, that means **Medi-Cal**.

If you have to call Medicare, Social Security or Medi-Cal to ask about someone’s case, you may need to have written permission from the patient to allow the agency to talk to you.

Try to have a pencil, paper and this information in front of you when you call:

- the name and birthdate of the person you are calling for
- The Social Security number of the person you are calling for
- Correct spelling of all of their medications**
- City and Zip code of either the place where they live and/or the place where they will get their prescriptions

Are you a Social Worker, Case Manager or Patient Advocate Who Serves Patients who qualify for both Medi-Cal And Medicare? (also called “MEDI-MEDI’S” or DUAL ELIGIBLES)

Get information for professionals from your employer, professional organization or the organizations and websites listed below.

Give your clients the information in this packet including the referral information below.

The letters from Social Security use the word **Medicaid**, in California, that means **Medi-Cal**.

Ask all your **dual eligible** clients if they received the letter stating that they are enrolled in a Medicare Part D plan. **If they have never gotten such a letter, contact Social Security, Medicare or Medi-Cal** to find out why and to correct the problem.

If needed, have your patient sign a release authorizing you to talk to Social Security Administration about their drug coverage. If you go online for them, know the effective date of their Medicare Part A and B coverage.

1-800-434-0222 Health Insurance Counseling and Advocacy Program (HICAP)

1-800-MEDICARE (1 800 633 4227) or [TTY 1-877-486-2048]

Social Security **1-800-772-1213** [TTY 1-800-325-0778]

www.medicareadvocacy.org

www.medicare.gov

www.socialsecurity.gov

What if I get Sales calls about this new Plan?

No one from Medicare or Medi-Cal will call you to tell that you HAVE to join a Medicare Prescription Drug Plan or lose your Medicare.

If you get sales calls about prescription drug coverage, and you don't want them to bother you, tell them to take you off their list.

Tell them: "Take me off your list. Do not call again".

If you have both Medicare and Medi-Cal, **you don't need to pay** an insurance company to join a Medicare Drug Prescription Plan. If you have **both** Medicare and Medi-Cal, you can enroll in a plan that covers you without charge. Don't give your credit card number to a salesperson as no one calling you from an insurance plan can sign you up over the telephone.

If you get your medicine through the Veteran's Administration, you do not need to do anything.

If you are a Board and Care operator, and you have residents who have both Medicare and Medi-Cal:

Starting January 1, 2006, Board and Care RESIDENTS WILL HAVE TO PAY SOMETHING (\$1-5) for each prescription.

Ask each doctor to give you a new prescription in November or December, 2005 for a supply of every drug your resident takes and fill and **PICK UP** the extra prescription **before** January 1, 2006;

When the letters you get from Social Security use the word **Medicaid**, in California, that means **Medi-Cal**.

1. Refill **and PICK UP** all prescriptions **before** January 1, 2006
2. Don't let the prescription get low in January. Refill any prescriptions in January as early as possible.
3. Call your client's social worker or conservator immediately if the drugstore refuses to fill or refill a prescription
4. If any of your residents pay a Medi-Cal "Share of Cost", ask the family, the conservator or the social worker to help the resident fill out an application for "extra help."
5. Ask for a five-day supply if the resident is almost out of medicine.
6. If you go to the pharmacy and you cannot pay for the medicine, ask the pharmacy to "waive the co-pay."
7. Ask the pharmacy to let you pay the co-pay on the next visit.
8. Put some cash aside or budget the resident's P & I money to have something for the co-pay.
9. Make sure you have cards or copies of all the cards. Medicare, Medi-Cal, **Medicare Prescription Drug Plan, (PDP)**, Kaiser, private health and know the full name on the clients' Social Security cards, birthdate and list of meds and dosages. (You can use the list on the back.)
10. Watch the mail for PDP cards. When they come, ask the client if you may copy them, and keep a copy in your resident's file.

11. Tell night staff, weekend staff and substitutes about this. Post this notice.
12. Be sure the night, weekend, holiday and substitute staff has the information and the cash or another way to pay for prescriptions after January 1, 2006 for Medicare/Medi-Cal residents.
13. If clients can't get prescriptions filled after 1/1/06, call conservator, family or social worker and ask for help IMMEDIATELY. If resident asks you to help them call, you may need written permission from resident (copy the list below and use it for each client).
14. If clients can't get the medicine they need or in the packaging that is needed, call the clients' Prescription Drug Plan, Medicare **1-800-633-4227**, **HICAP 1-800-434-0222** or the doctor for help.
15. Make a list for each resident and bring it to the drugstore and have it posted for night/weekend or holiday staff.

Full Name:

Date of Birth:

Soc. Sec.#

Medicare # (and if possible, a copy of the Medicare card)

Medi-Cal #

Kaiser or any other private health insurance, name and #

Medicare Prescription Drug Plan # (and if possible, a copy of the Medicare card)

Doctor's name:

Doctor's Phone number:

For all medications: Name and dose (and type of dose: pills, concentrate, bubble pack) look on the bottle or package, write the name clearly and spell it carefully.

Name and phone number of parent. guardian or conservator:

Name Address and Phone number of Drugstore where medications can be ordered:

What else do I need to do about the Medicare Prescription Drug Plan (PDP)?

If you have a low income or have a Medi-Cal Share of Cost or must make a Medicaid “cost of care payment”:

1. You can apply for the “extra help” that will help cover drug costs, co-pays and insurance premiums. Call 1-800 MEDICARE (1-800-633-4227) to apply or go online at www.medicare.gov
2. If you need to know if a particular drug is covered go online to <http://plancompare.medicare.gov>

If you enroll in a Plan and find that the plan does not cover the drug you need, here is what to do:

Call Health Insurance Counseling and Advocacy Program (HICAP) for telephone help or make an appointment to meet with a HICAP volunteer counselor in person. Call **1-800-434-0222**. Appts. are available in Senior Centers in Novato, San Rafael and Mill Valley.

If you want information about your Medicare Prescription Drug Plan, you can call or go online:

1-800-MEDICARE (1 800 633 4227) or [TTY 1-877-486-2048]

www.medicare.gov

Social Security **1-800-772-1213 [TTY 1-800-325-0778]**

www.socialsecurity.gov

Health Insurance Counseling and Advocacy Program (HICAP)

1-800-434-0222 www.SeniorAdvocacyServices.org

For more help: go to www.medicareadvocacy.org online or go to the library or senior center and ask for help.

If you have a support group to help you deal with your illness, (such as Multiple Sclerosis, Cancer or Alzheimer’s Disease) call them for more specific information.

If you have Kaiser, and have questions or need help, call 1-800-579-7085 for help.

If you get your medicine from the Veterans Administration, your coverage will not change; you do not need to do anything before or after January 1, 2006, but you can choose to join a Medicare drug plan

**Are You A Physician Who Serves
DUAL ELIGIBLES? OR “MEDI- MEDI’S” or
Patients who qualify for both Medi-Cal And Medicare**

On January 1, 2006, there will be changes concerning your patients who have BOTH Medicare and Medi-Cal. Medi-Cal will no longer cover most of the prescriptions for these dual eligibles. Instead, dual eligibles are supposed to be automatically enrolled in the Medicare Prescription Drug Plan (PDP). These patients may have to pay up to \$5 to fill each of their prescriptions.

Here are some suggestions to ease the transition for you and your patients and reduce the need for urgent and emergency response during the initial transition period starting January 1, 2006.

1. Tell your dual eligible clients to fill, refill and **PICK UP** all prescriptions **before** January 1, 2006
2. Note: this problem will first arise on a holiday weekend and no agencies or social workers will be answering the phones. When they do open, the Medicare lines will probably be constantly busy.
3. Tell your dual eligible clients not to let their prescription medicine get low in January. Tell them to REFILL any prescriptions in January as early as possible.
4. If you have an automated call system, consider using it to remind your patients in Mid-December to Fill and PICK UP any prescriptions.
5. Consider, if medically indicated, giving dual eligibles a new or extra prescription for a 60-100 day supply of their drugs. HICAP reports that Medi-Cal will pay for 60-100 days of medication for prescriptions written AND FILLED before December 31, 2005
6. Request as many samples as possible from the pharmacy reps to have on hand to fill the gaps, if and when a patient is mistakenly dropped from coverage.

7. Tell your dual eligible clients to call their family, social worker or conservator immediately if the drugstore refuses to refill a prescription.
8. If any of your clients pay a Medi-Cal Share of Cost (SOC), or are low income/low asset (under approximately \$15,000. annual income) suggest that they fill out the application for “extra help” at the Social Security or Medi-Cal office. The patient can (or their family, conservator or social worker can do it for them) fill out an application for “extra help” online. www.socialsecurity.gov 1800 772-1213.
9. Suggest that your dual eligible patients ask for a few days supply from the pharmacy, if their coverage is interrupted and they are almost out of medicine.
10. Tell your dual eligible clients to make sure they have their cards or copies of all their cards: Medicare, Medi-Cal, Medicare-PDP (Prescription Drug Plan) coverage card and Kaiser or private health plan.
11. When you take out a dual eligible patient’s chart between now and January 15, 2006, consider having the office staff make (photocopy or scan and keep accessible) a list of the patient’s medications (with correct clear spelling), dosages and copies of the cards legible for faxing or scanning to give to clients or pharmacies, or to use if patients call you, or your on-call substitute physician, with an emergency. You may want to note on each patient list what distribution is permissible if you are not in the office.
12. Remind your clients to watch their mail for PDP cards.
13. SAVE your office unnecessary calls: Write every prescription as legibly and clearly as possible, if there is a problem getting it filled, it will probably have to be faxed and re-faxed to social workers and clerks who have little knowledge of abbreviations. If the call center clerk does not type in the correctly spelled medication, your patient will be told that the drug is not covered.